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EXAMINER

BLECK, CAROLYN M

ART UNIT	PAPER NUMBER
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3626

DATE MAILED: 03/04/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

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Office Action Summary	Application No. 09/603,302	Applicant(s) CHILDRESS, ALLEN B.	
	Examiner Carolyn M Bleck	Art Unit 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 29 January 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-113 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-113 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>10, 14-15</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Notice to Applicant

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 27 January 2004 has been entered.
2. This communication is in response to the RCE filed 27 January 2004. Claims 1-113 are pending. Claims 1, 6-9, 13, 20-24, 29, 36-40, 43-45, 47-71, 74-81, 84, 85, 88, 93-95, 100, 107, and 108 have been amended. The IDS statements filed 25 November 2003, 23 January 2004, and 26 January 2004 have been entered and considered (paper numbers 10 and 14-15). **The IDS statement filed 1 December 2003 (paper number 13) has not been entered or considered. The Examiner respectfully requests that Applicant resubmit this IDS in response to this communication.**

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-113 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ryan et al. (5,655,085) in view of Brooks et al. (4,992,972) and Borghesi et al. (5,950,169).

(A) As per claims 1 and 8, Ryan discloses a method using a digital computer for initiating, processing, preparing, storing, and transmitting illustrations of universal life insurance, wherein the computer is operable by connecting to a database and at least one other digital computer, including input and display apparatus to permit data to be entered in and retrieved from the database (Abstract) comprising:

(a) entering first data representing a first universal life insurance policy (col. 48 lines 8-41); and

(b) providing a computerized help system, preferably a context sensitive, hypertext-linked help system, available from any screen in the system, wherein the system includes a FMA_HELP entity containing all context sensitive, hypertext linked help records including context keywords and hyperlink keywords in addition to the help text that enables these features, and wherein the entity is part of a relational database (reads on "an index table") (Fig. 3C-1 and 4A, col. 14 lines 37-40, col. 23 lines 1-5, col. 24 lines 1-20, and col. 26 lines 20-50).

Ryan fails to expressly disclose the computerized help system functionality (i.e., how the help system works).

Brooks discloses a method for providing on-line information such as help text for an application combining context sensitive and keyword, or index sensitive, access

modes, wherein the application may include various types of programs, wherein a user uses the application for processing a particular command, including entering data for each text line for a parameter of the command, wherein the user moves a display cursor to input fields, wherein when all input fields have been completed, the user presses the "enter" key, the operating system accepts the parameters and performs the specified command, wherein if the user wishes help, the user presses the keyboard "help" key, wherein if at that time the cursor is located in the input field of one of the parameters, then the task panel is overlaid on the display screen with a help-text panel containing text describing the parameter whose field the cursor is located in, and wherein if the cursor is not in any of the input fields of the panel, then pressing the Help key brings up a help-text panel which describes the command generally in text lines (Fig. 4, col. 1 lines 23-34, col. 2 lines 18-33, col. 2 line 65 to col. 3 line 2, col. 3 line 23 to col. 4 line 58, col. 6 line 36-46, col. 7 lines 42-49, col. 8 lines 14-21, col. 9 lines 53-57, col. 10 lines 4-36, and col. 10 line 47 to col. 11 line 42). Furthermore, Brooks includes each input-field specification having individual entries for determining the location (LOC) of the field (reads on "page identifier"), wherein each help-area entry containing the LOC also includes a name which corresponds to the name of a particular help module in a help object (Fig. 4, col. 1 lines 23-34, col. 2 lines 18-33, col. 2 line 65 to col. 3 line 2, col. 3 line 23 to col. 4 line 58, col. 6 line 36-46, col. 7 lines 42-49, col. 8 lines 14-21, col. 9 lines 53-57, col. 10 lines 4-36, and col. 10 line 47 to col. 11 line 42).

At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to include the aforementioned features of Brooks within the

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method of Ryan with the motivation of reducing the need for paper documentation for the application program (col. 2 lines 18-27) and providing an easy and flexible method for providing general information about an entire display screen, or zooming in to more specific help when the user places a cursor in a particular area of the screen dealing with the aspect of the display the user wishes to study in more detail (Brooks; col. 1 lines 19-34).

Ryan and Brooks fail to expressly the insurance claims pertaining to bodily insurance claims, wherein processing a bodily injury insurance claim comprises evaluating, analyzing, and estimating the amount of damage associated with the bodily injuries. However, Ryan discloses that "while the invention has been particularly shown and described with reference to a preferred embodiment, it will be readily appreciated by those of ordinary skill in the art that various changes and modifications may be made without departing from the spirit or scope of the invention (col. 47 lines 59-67)."

Borghesi discloses gathering data concerning the extent of damage or injury suffered by the injured, viewing and manipulating a total loss calculation for the damage or injury suffered by the injured, and estimating the damage or injury suffered by the injured (Fig. 6, col. 2 line 30 to col. 3 line 30, col. 4 line 64 to col. 5 line 15, col. 15 lines 34-39, col. 22 lines 54-63, col. 23 line 47 to col. 24 line 7).

At the time the invention was made, it would have been obvious to combine the teachings of Borghesi within the method taught collectively by Ryan and Brooks with the motivation of reducing the time and difficulty of transferring, accessing, and processing an insurance claim by authorized parties where the claims relate to injury of a person

(col. 1 line 24 to col. 2 line 30, col. 20 lines 33-50) and increasing the marketability of the insurance system by providing a variety of types of insurance that are able to be handled.

(B) As per claim 2, Brooks discloses a plurality of command panel definitions stored in the system, wherein at least some of the command panel definitions have a help area contained within, wherein the help area includes a set of help area entries each associating a help module with a location area for the cursor, wherein a context sensitive selection means, coupled to a display and to an input device, is used for selecting a help module which the command panel definition associates with a location area containing the cursor, and wherein the context sensitive selection means may select more than one module, and wherein the help display means further comprises means for scrolling between different selected modules responsive to commands received from the user via the input device (col. 10 line 48 to col. 12 line 18). The remainder of claim 2 repeats the same limitations as claim 1, and is therefore rejected for the same reasons given for claim 1. The motivation for combining Brooks into Ryan is given above in claim 1, and incorporated herein.

(C) As per claim 3, Brooks discloses sorting module names into an ordered list sequenced according to how many times its TOPIC was accessed in the topic table (col. 10 lines 17-36). The remainder of claim 3 repeats the same limitations as claim 1,

and is therefore rejected for the same reasons given for claim 1. The motivation for combining Brooks into Ryan is given above in claim 1, and incorporated herein.

(D) As per claims 4 and 5, Brooks discloses a help area entry containing a location LOC (reads on "page identifier") and a name NAME (reads on "object identifier"), wherein the name corresponds to the name of a particular help module in a help object (Fig. 4 and col. 6 lines 31-35), wherein the area actually used for a given cursor location is found by searching a list of entries in order, and designating the first entry whose LOCation includes the actual position of the cursor as the LOC. Furthermore, each help module is associated with help text mapped to the cursor text and displayed in a display screen (see Abstract, Fig. 4 # 416-417, 420, and 440-441, and col. 10 line 48 to col. 12 line 8).

As per the recitation of an "index table," note the discussion above in the rejection of claim 1 related to an index table as disclosed by Ryan.

The remainder of claims 4 and 5 repeat the same limitations as claim 1, and are therefore rejected for the same reasons given for claim 1. The motivation for combining Brooks into Ryan is given above in claim 1, and incorporated herein.

(E) As per claim 6, Brooks discloses a help object comprised of a module name (Fig. 4 see #440-441) (reads on "header"). The remainder of claim 6 repeats the same limitations as claims 1 and 4-5, and is therefore rejected for the same reasons given for those claims.

(F) As per claim 7, Brooks discloses a help object comprised of help text (Fig. 4 see #440-441). The remainder of claim 7 repeats the same limitations as claims 1 and 4-5, and is therefore rejected for the same reasons given for those claims.

(G) As per claim 9, Ryan discloses context sensitive, hypertext linked help records comprised of context keywords and hyperlink keywords in addition to help text (col. 26 lines 20-30). It is noted the help records of Ryan are considered to be a form of "guidebook comprising a plurality of terms used in insurance claims processing." The remainder of claim 9 repeats the same limitations as claim 1, and is therefore rejected for the same reasons given for claim 1.

(H) As per claims 10-12, Brooks discloses providing a search index panel, wherein the search index accepts words or phrases to search for in an index object from a user, wherein the index object is comprised of a synonym table, root table, and topic table, wherein the user types a word or phrase describing possible subjects of interest into an input field and then presses the enter key, wherein the help facility parses the input phrase into individual words, wherein the help facility then finds all modules of help text relevant to the words in the input phrases, and constructs an ordered list of their titles based on the number of correspondences between all input search words and the index terms in each help module describing that module, and wherein displaying the list in a

panel (Fig. 2E and 4 and col. 4 line 35 to col. 5 line 3). The motivation for combining Brooks with Ryan is given above in claim 1, and incorporated herein.

(I) Claim 13 appears to be a compilation of the features of claims 1 with the features of claims 4 and 5, and are therefore rejected for the same reasons given for claims 1 and 4-5, in combination.

(J) Claim 14 appears to be a compilation of the features of claims 1 and 2 with the features of claims 4 and 5, and are therefore rejected for the same reasons given for claims 1-2 and 4-5, in combination.

(K) Claim 15 repeats the same limitations as claim 3, and is therefore rejected for the same reasons given for claim 3, and incorporated herein.

(L) Claim 16 appears to be a compilation of the features of claim 3 with the features of claims 4 and 5, and are therefore rejected for the same reasons given for claims 3-5, in combination.

(M) As per claims 17-19, Brooks discloses providing individual entries into fields when using an application, wherein the location (LOC) of the fields (reads on "page identifier") is determined, wherein each help-area entry containing the LOC also includes a name which corresponds to the name of a particular help module in a help object (Fig. 4, col.

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1 lines 23-34, col. 2 lines 18-33, col. 2 line 65 to col. 3 line 2, col. 3 line 23 to col. 4 line 58, col. 6 line 36-46, col. 7 lines 42-49, col. 8 lines 14-21, col. 9 lines 53-57, col. 10 lines 4-36, and col. 10 line 47 to col. 11 line 42). Furthermore, Brooks discloses sorting module names into an ordered list sequenced according to how many times its TOPIC was accessed in the topic table (col. 10 lines 17-36). It is noted that the LOC for determining a location of a cursor within an application (Fig. 4 and col. 6 lines 31-46) is considered to be a form of a "content item code." The remainder of claims 17-19 repeat the same limitations as claims 1-5, and are therefore rejected for the same reasons given for those claims, and incorporated herein. The motivation for combining Brooks with Ryan is given above in claims 1-5, and incorporated herein.

(N) Claims 20-23 repeat the same limitations as claims 6-9, and are therefore rejected for the same reasons given for those claims, and incorporated herein.

(O) Claim 24-27 differs from claims 13 and 14 by reciting a plurality of page identifiers. As per this recitation, it is noted that in the rejections of claims 13 and 14 address multiple page identifiers. Note, Brooks discloses more than one location identifier (see Figure 4 #417 and col. 6 lines 31-46). The remainder of claims 24-27 repeat the same limitations as claims 1, 3, 14, and 16-17, and are therefore rejected for the same reasons given for those claims, and incorporated herein. The motivation for combining Brooks with Ryan is given above in claims 1 and 13, and incorporated herein.

(P) As per claim 28, Ryan and Brooks fail to expressly disclose determining a total number of the page identifier and content item codes that occur in each of the located first plurality of help information entries and second plurality of help information entries and displaying the first plurality of units of help information and the second plurality of units of help information on the display in order of the determined total number of the page identifier and content item codes that occur in each unit of help information.

However, Brooks includes sorting module names into an ordered list sequenced according to how many times its TOPIC was accessed in the topic table (col. 10 lines 17-36). It is respectfully submitted that displaying search results in order of their relevance based on the number of terms, codes, or identifiers occurring in each document is typically used when searching a database based on a keyword search, and the skilled artisan would have found it an obvious modification to include sorting the results based on the page identifiers and content codes with the motivation of increasing user search results and reducing the time in searching by ordering help information based on relevance (Ryan; col. 2 lines 40-45 and col. 4 lines 44-48).

(Q) Claims 29-31, 33, and 36-39 repeat the same limitations as claims 1-4 and 6-10, and are therefore rejected for the same reasons given for those claims, and incorporated herein.

(R) As per claims 32 and 34-35, Brooks discloses an index object having many root words and many synonym words for each root word, wherein the synonyms are useful

not only for specifying variants for a particular term, but also for translating modules into different languages, where the root words may be left in the original language, and only the synonyms need to be translated, and additionally, dialect or slang terms may be made synonyms as well as common misspellings (Fig. 4 and col. 5 lines 37-59).

Furthermore, Brooks discloses at least one index object or file stored in the system, including a plurality of synonym table entries each associating a synonym word specifying a potential search argument by said user with a root word associated with at least one of said help modules, a plurality of root table entries each associating one of said root words with a topic pertaining to one of said help modules, and a plurality of topic table entries each associating one of said topics with one of said help modules, wherein a synonym word is associated with an associated help module if and only if said synonym word is associated with an associated root word by a synonym table entry, said associated root word is associated with an associated topic by a root word table entry, and said associated topic is associated with said associated help module by a topic table entry;

a search argument input means, coupled to said display and to said input device, for displaying an index input panel and for accepting from said user at least one of said synonyms as search arguments;

an index-sensitive selection means, coupled to said display and to said input device, for displaying a list panel listing those of said help modules associated with said search argument synonyms by said index object or file, and for accepting from said user a designation of at least one of said modules for

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presentation from said help object on said display, said index-sensitive selection means being responsive to said search argument input means; and a help display means for displaying information contained in a selected help module, said help display means being responsive to the context-sensitive selection means and the index-sensitive selection means (col. 10 line 48 to col. 11 line 41).

The motivation for combining Brooks with Ryan is given above in claim 1, and incorporated herein.

(S) Claims 40-42 repeat the same limitations as claims 1, 3, 10-12, 24, 29, and 31, and are therefore rejected for the same reasons given for those claims, and incorporated herein.

(T) Claim 43 appears to differ from method claim 1 by reciting hardware elements, namely, a computer system including a memory medium, a display device coupled to the computer system, one or more input devices coupled to the computer system, a help database, and an insurance claims processing program storing in the memory medium and executable within the computer system. As per these elements, Ryan discloses:

(a) a digital computer including memory for initiating, processing, preparing, storing, and transmitting illustrations of universal life insurance (Abstract, col. 11 lines 8-14, and col. 51 line 52-55);

- (b) I/O devices (col. 11 lines 8-14 and col. 51 line 52-55);
- (c) a terminal with data input screens coupled to the digital computer (Fig. 1);
- (d) providing a computerized help system, preferably a context sensitive, hypertext-linked help system, available from any screen in the system, wherein the system includes a FMA_HELP entity containing all context sensitive, hypertext linked help records including context keywords and hyperlink keywords in addition to the help text that enables these features, and wherein the entity is part of a relational database (reads on "an index table") (Fig. 3C-1 and 4A, col. 14 lines 37-40, col. 23 lines 1-5, col. 24 lines 1-20, and col. 26 lines 20-50); and
- (e) a program, comprising a series of instructions, which is stored in memory to which the processor has access, wherein the processor executes the instructions (col. 11 lines 15-30).

The remainder of claim 43 repeats the same limitations as method claim 1, and is therefore rejected for the same reasons given for claim 1, and incorporated herein.

(U) System claims 44-80 repeat the same limitations as claims 1-43, and are therefore rejected for the same reasons given for those claims, and incorporated herein.

(V) Claim 81 repeats the subject matter of method claim 1, respectively as a carrier medium comprising program instructions, wherein the program instructions are computer executable to carry out the series of steps from method claim 1. As the underlying processes of claim 1 have been shown to be fully disclosed by the collective

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teachings of Ryan and Brooks in the rejection of claim 1, it is readily apparent a digital computer including memory for initiating, processing, preparing, storing, and transmitting illustrations of universal life insurance (Abstract, col. 11 lines 8-14, and col. 51 line 52-55), wherein a program, comprising a series of instructions, which is stored in memory to which the processor has access, and wherein the processor executes the instructions (col. 11 lines 15-30) disclosed by Ryan provides the means to carry out these steps. As such, these limitations are rejected for the same reasons given above for method claim 1, and incorporated herein.

(W) Carrier medium claims 82-110 repeat the same limitations as claims 1-42 and 81, and are therefore rejected for the same reasons given for those claims, and incorporated herein.

(X) As per claims 111-113, Ryan discloses providing a computerized help system, preferably a context sensitive, hypertext-linked help system, available from any screen in the system, wherein the system includes a FMA_HELP entity containing all context sensitive, hypertext linked help records including context keywords and hyperlink keywords in addition to the help text that enables these features, and wherein the entity is part of a relational database (reads on "an index table") (Fig. 3C-1 and 4A, col. 14 lines 37-40, col. 23 lines 1-5, col. 24 lines 1-20, and col. 26 lines 20-50). Although Ryan and Brooks do not explicitly state the first unit of help information and the display page of the first step being displayed at the same time, it is respectfully submitted that typical

help systems present both the help system and the current application a user is working in simultaneously, and therefore it would have been an obvious modification to the method or system of Ryan and Brooks to include displaying help information and a display page at the same time with the motivation of ensuring a user does not have to exit an application when using the help system thus increasing usability and user friendliness of the system and reducing the amount of time required to use the help system.

Response to Arguments

5. Applicant's arguments with respect to claims 1-113 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Carolyn Bleck whose telephone number is (703) 305-3981. The Examiner can normally be reached on Monday-Thursday, 8:00am – 5:30pm, and from 8:30am – 5:00pm on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached at (703) 305-9588.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist whose telephone number is (703) 306-1113.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Or faxed to:

(703) 872-9306 or (703) 872-9326 [Official communications]

(703) 872-9327 [After Final communications labeled "Box AF"]

(703) 746-8374 [Informal/ Draft communications, labeled
"PROPOSED" or "DRAFT"]

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th Floor (Receptionist).

CB

CB

February 26, 2004

Alexander Knudsen
Alexander Knudsen
Primary Examiner
In 3626